

# Crossfield Chronicle

The District Booster

VOL. XXXI. No. 42

CROSSFIELD, ALBERTA, THURSDAY, SEPTEMBER 16, 1937

PRICE \$1.50 A YEAR

## HALLIDAY & LAUT

THE VERY BEST AT A LITTLE LESS

FOR SERVICE PHONE No. 9

Choice Tomato Catsup	2 tins for.....	25c
Tomato Juice	10½-oz. cans, each.....	08c
Cinnamon	½-lb. tins, each.....	25c
Pure Black Pepper	per ½-lb. tin.....	15c
Orange Marmalade	2 lb. jars, each.....	40c
Fly-Nox	a sure killer, per pint.....	25c
Whole Clams	tall tins, 2 for.....	25c
Fancy Pilchards	(full-grown sardines) tall tin, 2.....	25c
Ceylon Tea	rich and refreshing; a real value per lb.....	50c
Scotch Herring in Tomato Sauce	large tins, each.....	25c
Quality Coffee	quart Gem sealers, each.....	45c
Spirit or Blended Vinegar	Suitable for table or pickling use, in gallon jugs, each.....	90c
Spirit Vinegar	Ideal for pickling or table use 40-oz. bottles, each.....	25c
Red Rose Crushed Coffee	per lb.....	39c
Alpine Evaporated Milk	tall tins, each.....	10c
Soups	Tomato, Vegetable and Clam Chowder, 3 cans for.....	25c
Vanilla Extract	8-oz. bottles, each.....	30c
Graham Wafers	Honey or Chocolate, per packet.....	23c
Cream Sodas	2-lb. packets, each.....	38c
Fresh Roasted Peanuts	per lb.....	10c
Habacure	For curing Bacon and Hams. Cures and flavours at the same time. Ready to use. Nothing to add. Large tins, enough to cure 100 to 140 pounds of meat. per tin.....	\$1.75

## Virgil Green Dies At Crossfield Home

Following a six months' illness, Virgil Green, 30 years of age, died Tuesday morning at his home, four miles northwest of Crossfield.

A motor mechanic, Virgil Green had lived in the Crossfield district for the past 11 years. He was born in Spragus, Wash. His wife, Mary; two children; his parents, Mr. and Mrs. Rolland Green, Crossfield; two sisters, Mrs. V. Barnes, Dixie, Wash., and Miss Vevaz Green, Crossfield, survive.

Services were conducted by Rev. Hunt at Crossfield United church, this (Thursday) afternoon, at 2:30 o'clock. Interment will be in Crossfield cemetery, under the direction of A. M. Shaver, Calgary.

## Calgary Protest Meeting.

Many people arrived in Calgary Wednesday night, September 8th, by automobile and train, to attend the People's League rally held at the Victoria Pavilion.

Mayor Andrew Davidson of Calgary was the chairman, and he intimated that an official count showed an excess of 8,300 persons were present. Loudspeakers had to be installed to care for the overflow parked in cars and other buildings.

Many towns were represented; High River, Okotoks, Red Deer, Cochrane, Drumheller, Innisfail, Olds, Didsbury, Carstairs, Crossfield, Airdrie, Brooks, Strathmore, Dalmear and Beiseker.

The meeting was addressed by E. L. Gray, D. M. Duggan, L. Cavanaugh and W. H. Davies. All were of the one opinion that a united Government was the solution for Alberta, the fusing of all parties interested in the Province's welfare.

In concluding his remarks, Mr. Davis said: "A word to our political leaders. The hour approaches when we shall look to you for a strong, sane leadership. We look for no more platitudes. We demand, and rightfully expect, a reconstruction from the ground up. Meetings of a similar nature will be held in Edmonton, Lethbridge, Red Deer and other points."

## Action Dismissed.

Before Magistrate Gordon, Friday, September 10, the action against O. E. Coffin was dismissed without costs.

It will be recalled that, some time ago, on the highway, Mr. Entwistle of Edmonton overturned his car, and it is given on good authority, that he absolved Mr. Coffin.

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MEMBER W.R.L.A.

TELEPHONE 15

## 1937 School Fair Prize Winners

OVER 1200 ENTRIES.

The manager of the School Fair offers his apologies to those people who were disappointed in not seeing the exhibits, and makes the promise that next year drastic action will be taken to ensure that all exhibits stay put until all who wish to do so have had a chance to see them.

## GARDEN PRODUCTS

Class  
1. Lawrence McCool, Town 2; Audrey Devins, Town 1; Helen Hurt, Town 2; David Gilson, Town 1; Ernest Butler, Town 2.

1a. Florence Landmore, Sunshine; Walter Lilley, Onell; Vivian Cowitz, Beaver Dam; Peter Taks, Town 2; Melva Chitwood, Glen Rock.

2. Mary Edlund, Town 1; Gerald Butler, Town 1; Clare Good, West Hope; E. Butler; Elva Chitwood, Glen Rock.  
2a. Vivian Cowitz; Allan Harrison, Glen Rock; Gordon Onell, Onell; June Patmore, Town 3; Alan Sharp, Town 2.

4. Ernest Good, West Hope; Margaret Smart, Onell; Neil Good, West Hope; Walter Landmore, Sunshine; Murray Hurt, Town 1.

4a. Jim Youph, Greenwood; W. Lilley, Eileen Arnott, Town 3; G. Onell; Bob Mitchell, Elba.

6. Malcolm Leask, West Hope; E. Arnott, E. Chitwood, M. Chitwood, Ray Chitwood.

7. Kenneth Brooks, West Hope; Robert McCaskill, Town 1; Irene Brooks, West Hope; Lambert Taks, Town 1; Keith Bannister, Town 2.

7a. G. Onell, Charles Russell Town 2, E. Arnott, Percy Blough T2, F. Landmore.

8. Martin Chilton Glen Rock, Ruth Kinniburgh, Daphne Bartholomew Greenwood, Blanch Gilbert Inverlea, Allan Harrison.

9. W. Lilley, Russell Phillips Beaver Dam, Clarence Johnson West Hope, Allan Harrison, Lawrence McCool.

1. Eileen Arnott; Margaret Smart, Allan Harrison, Vivian Cowitz, Kenneth Claybolt Beaver Dam.

11. Eileen May Greenwood, Eugene Havens Sunshine, Kenneth Belshaw Town 2, Reggie Belshaw, Eileen Arnott.

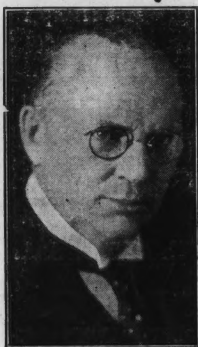
12. Eileen Arnott, Betty Short Greenwood, Ernest Good, Vivian Cowitz, Ruth Kinniburgh.

14. George Trca Elba, Irene Jones Onell, Malcolm Leask, Eileen May, Melva Chitwood, Norman Thompson Glen Rock.

15. George Trca, Malcolm Leask, Eileen May, Melva Chitwood, Lawrence McCool.

16. George Trca, Dale Chitwood, Walter Chitwood, Gerald Butler, Ernest Butler.

## Conservative Leader Speaks at Calgary



RT. HON. R. B. BENNETT

The constitution of Canada is a "rigid statute" and as such all Canadians are bound by duty to respect, honour and obey it in every detail. Rt. Hon. R. B. Bennett of Calgary, Dominion Conservative leader, stated when he addressed a joint luncheon of Calgary service clubs at the Palliser Hotel, Calgary, on Tuesday, September 14.

Introduced by L. A. Cavanaugh as "one of the leading statesmen of the British Empire", the former prime minister of Canada was given an ovation by the 600 who (continued on page 2, column 4) See— RT. HON. R. B. BENNETT SPEAKS

## Local School District Plans Educational Night

The Mountaineer cast glance of pride Along Benledi's living side, Then fix'd his eye and sable brow Full on Fitz-James!—How say't thou now  
These are Clan Alpine's warriors true; And, Saxon—I am Roderick Duhal!  
—Lady of the Lake. (SCOTT.)

Under the sponsorship of the local school, the University of Alberta, Department of Extension, will bring to Crossfield its demonstration tour of visual aids to teaching, on or about September 30th. A special sound film for exhibition to teachers, called "Overcoming the Limitations of Learning," will also be shown.

In the evening, an entertainment of sound films will be shown, the feature attraction being, "The Lady of the Lake," and several shorts in cluding London and Coronation Views.

Admission charge at night will be, children of school age 10c, and adults 25c.

Most people have studied Scott's "Lady of the Lake," here is your chance to visualise it through the means of the cinematograph.

Teachers in the surrounding districts are cordially invited to attend, in fact an attendance of outside teachers and pupils is expected. Further particulars may be had by getting in touch with Principal W. K. Gish, of the Crossfield High School.

No definite date can be given, but it is expected it will be shown on some date between September 29th and October 1st, with the 30th of September being the most possible day.

## Harvest Specials

### Hardware

FEEDER FORKS a few only, 69c  
HANDLES Strap & Cap 55c-60c  
OILERS each 15c to \$2.50  
COMB'N PLIERS 6-in., each 29c  
CRESCENT PATTERN WRENCHES, 6-in. 49c  
12-point Box Wrenches 60c-\$1.05

15-Quart Galvanized Pails each 49c while they last

### Crockery

FANCY BERRY BOWLS 29c  
DECORATED CREAM JUGS 15c to 45c  
CLOVER LEAF CUPS and SAUCERS, 6 for 39c  
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See Our Display of NEW Coleman and Aladdin LAMPS  
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## Canadian Legion B.E.S.L. Decoration Day

A short service and placing of flowers on the graves of the ex-servicemen will be held on Sunday next, September 19, at 4 p.m.

All ex-servicemen and their relatives will meet at the masonic Hall at 3:30 p.m.  
Medals will be worn. Flowers may be left at the Post Office on Saturday.

## CROP REPORT

Weather conditions have been ideal during the past week and threshing is under way. Some cutting has to be wound up out West. A continuance of fine weather is hoped for.

17. Clare Good, Ernest Good, Neil Good, Eileen Arnott, Allan Harrison.

19. Margaret Smart, Dale Chitwood, Eileen Arnott, Melva Chitwood, Allan Harrison.

20. Gordon Onell, Melva Chitwood, Walter Lilley, Eileen May, Dale Chitwood.

21. Irene Jones, Clarence Jones, Lawrence McCool, Malcolm Leask, Norman Simpson.

22. Malcolm Leask, Percy Kinniburgh, Clarence Jones.

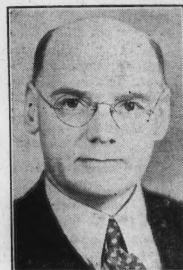
23. Malcolm Leask.

24. Eadhel Bartholomew, Lawrence McCool, Eileen Arnott, Don McCaskill, Eileen May.

26. Walter Lilley, Gordon Onell.

POULTRY  
Special prizes by J. B. Wylie Esq. Best bird of light breed in the show, Allan Harrison.  
Best bird of heavy breed in the show, Kenneth Brooks.  
37. Kenneth Brooks, Mary Kinniburgh, David Kinniburgh, Dale (continued on page 4)

## Addresses On Banking Facts



VERNON KNOWLES

speaks weekly in connection with Facts on Banking, and if we are to understand just how Banks function, the opportunity of listening to Mr. Knowles every Tuesday and Wednesday should not be missed.

## Poliomyelitis.

To date, there have been no cases of Poliomyelitis (Infantile Paralysis) reported in our district, but, in view of the development of this disease in some districts of the province, Dr. Whillans, medical health officer, states that it is of vital importance that all children, showing any evidence of a departure from normal health, be closely watched, and isolated. It is important, and very urgent, that proper medical attention should be given in all cases.

Dr. Whillans informs us that the provincial health department has recommended the use of a nasal spray as a means of prevention, (continued on page 7, column 4)

# The Crossfield Chronicle

The District Monitor  
ESTABLISHED 1907

Subscription Rates

\$1.50 per year in Canada. \$2.00 United States and Great Britain.

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Advertising Copy must be in 5:00 p.m. Tuesday

News for Current Issue, Wednesday Noon

G. Y. McLEAN, Publisher

Crossfield : : : : : Alberta

CROSSFIELD, ALBERTA, THURSDAY, SEPTEMBER 16, 1937.

## Alberta Needs To-day.

**W**HAT our province needs today is not any one political party in power, but a fusion of the finest brain power in the province, to lead and direct its affairs.

During the Great War, Great Britain had a coalition Government, working with one big object in view, the winning of the war. The same is true today, we need a coalition government in our province, to win the war, the war against Uncertainty and Depression. If we are going to smash these two enemies, it can be done only as a united people, united in the true sense of the word.

In the past, many of our ablest men have refrained from entering political life, but they are beginning to see and realise that if we, as a people, are going to get anywhere, it is a case of, "everyone to the colours, partyism overboard."

Never mind whether they be Social Creditors, Liberals, U.F.A. Conservative or any other party in the past, what Alberta needs is a real, and when we say real, we mean REAL, Coalition Government, everyone in it imbued with the one spirit, that of "MAKING THIS FAIR PROVINCE OF OURS A COUNTRY FIT TO LIVE IN, FOR EVERYONE WITHIN ITS BOUNDARIES."

Forget the past with all its miseries, let's grasp the fleeting moments now, everyone going forward with this one idea ever before them, "Equal rights for all, special privileges to none."

## A Little Knowledge.

**E**LSEWHERE in our pages will be found copies of the recent addresses given by Mr. Vernon Knowles, over the air, in connection with Banking in Canada, and we commend their careful perusal to all our readers.

It's many years ago since we left school and entered the business world, but we have always remembered a maxim given us at that time, "A little knowledge is sometimes very dangerous." If this maxim was more closely followed by everyone, today, all would be better off. For, is it not the case with many of us, that we hear something, it impresses us, and we pass it on without first sifting it in full, for ourselves. So, in the criticism of our Banks, we find many are doing it, only from hearsay; not from actual knowledge, with the result that these utterances are carried elsewhere, passed on, and so the snowball of imperfection on the subject in question, grows.

We would all be well advised to read carefully what Mr. Knowles has said, clip the columns for future use, study them, discerning for ourselves, just what is wheat and what is chaff.

While it is true, that in our younger days we trod many a weary mile upon the floors of one of Canada's largest banks, we ourselves, expect to learn something from these broadcasts that we never knew, or had long forgotten about.

Let's all be fair, and study both sides of the question, getting first, full knowledge of the subject, before we pass final judgment. In doing so, we pass on what we have learned from the actual source, not merely from hearsay.

## The Two Sides.

**L**AST Sunday, in his address over the air, Premier Aberhart said, "The 'dog eat dog' method of life is too prevalent today." We heartily agree, and have long taken the stand that "tolerance" for the other fellow's viewpoint, is needed in Alberta today.

In view of these remarks by the Premier, it is surprising to read that at a meeting, held in Lavozy Saturday night, Mr. MacLachlan is quoted as saying, "During the next session, we are going to make it miserable for the banks—so miserable that it will be hard for them to operate in this province."

While it is true, these remarks were made by two different parties, nevertheless, they are members of the same political group, and, well, they just don't jibe.

## To Thine Own Self Be True.

**T**HE question of sincerity will arise over our motives in passing certain opinions. Do we utter our opinions because we believe them or because we know they are expected, and that they will gain us easy reputation for critical insight? If we are to be honest to ourselves we must be sincere with others. Intellectual courage is the complement of intellectual sincerity. In some circumstances it might seem the better part of wisdom to remain silent than to utter insincerities. To express one's opinion and to stand by it in the face of hostile attack is the nobler part. Obviously, a certain amount of knowledge is necessary before one can criticize, and at all times we must be ready to admit the limitations of our knowledge, and consequently, the relative value of our opinions. As our knowledge increases our opinions will change, and it is dishonest to seek to cling to opinions we have outgrown. In brief, the whole matter of forming opinions, resolves itself in to being true to oneself. "To thine own self be true," is more than a birthday sentiment or a New Year's greeting," as Herbert Reed so finely puts it, "it is the only fundamental principle of life."

## Today's Thought

— LOVE —

Love is not getting, but giving; not a wild dream of pleasure, and a madness of desire—oh, no, love is not that—it is goodness, and honour, and peace, and pure living—yes, love is that; and it is the best thing in the world, and the thing that lives longest.—Van Dyke.

## RADIO FEATURES

C. F. A. C.

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New worlds to conquer and here are but a few reasons why Calgary's Friendly Station will win and hold an ever-increasing district audience.

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C. K. U. A.

The University of Alberta Radio Station CKUA will be on the air Friday October 1st, with a varied schedule of talks, foreign language courses, drama and music. Something to suit all tastes.

Through the co-operation of the A. G. T. and the Voice of the Prairie Station CFON the University obtains a Province wide coverage so all can enjoy these many programmes.

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## Rt. Hon. R. B. Bennett Speaks

(continued from front page)

attended the luncheon meeting. The Conservative leader set out in detail the powers of the Dominion Parliament, as against those of the provincial legislatures.

He pointed out that the federal parliament has exclusive jurisdiction over a number of things, such as the militia, currency, banks, incorporation of banks, legal tender and numerous other matters that are ultra vires of the powers of the provinces to deal with.

Mr. Bennett also contended that the Dominion possessed the unquestioned right to disallow legislation, which in the opinion of the government was not within the powers of the provinces to adopt.

"Every province runs the gamut of three courses when it passes any act. The first of these is disallowance. The power is there, and every province sends copies of its bills to Ottawa and a report is made out to the governor-in-council as to its validity. In the main they are allowed, but once in a while one is disallowed."

"In the constitution it was enacted that the security of the whole as provided in the constitution should not be imperilled. . . There is nothing strange about disallowance. It is merely a power given by the constitution."

"I give it as my opinion that every statute that deprives anyone of the power to go to the courts should be disallowed. (Applause.)"

"The constitution is one bulwark that stands between an autocracy and the rights of the individual. Shall any man be denied the right to go to the courts to decide if he is being validly attacked?"

"I wish to address you young men in particular when I say that the strongest foundation of your liberty is your right to use the courts. It is the duty of any government to disallow any act that infringes on this right."

Regarding talk that certain sections should revert to territorial status, he pointed out that the Imperial Parliament had provided it would not be permissible for the Canadian Parliament to revert to the pre-provincial status.

He pointed out that the draft of the Statute of Westminster of 1931 had been initiated by the premier or a competent officer of each of the provinces and this specifically prohibited any change in the constitution, or any over-riding of B.N.A. Act prohibitions by provincial legislatures.

"I don't believe in a static condition," he continued, "With our wider knowledge, we seek wider means of expression. What was good in 1867 may not be good in 1937. It is desirable that the constitution be changed." Mr. Bennett outlined the method of seeking constitutional amendment by petitioning His Majesty.

"Amendment to the constitution is inevitable," he said, "as inevitable as progress. In my judgement the only way is by a conference of the provinces and all parties in the state, the Communist included as well as the Conservative Liberal, and even the C.C.F., to determine what changes shall be made. This can only be dealt with by a second Quebec conference. We must have some method of effecting the change more expeditiously than at present. If we don't do that we admit no progress. The needs of the province should be

considered. . . Everyone I know in the House of Commons agrees there should be a change.

"Young men, it is now time you considered the method of changing the constitution to express the will of the people of Canada. It is not expressed by one province."

"There is nothing wrong with any propaganda for an orderly change in the constitution."

"For anyone to say that any one group is oppressing the masses, that's not the will of the people, not the will of God. I have not the slightest objection to any pro-

posal for a change, so long as it is done in constitutional fashion. . .

"I am hopeful that we, all together, with a desire to ameliorate (concluded on page 7, column 4)

See— SPEAKER

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"Five years ago, I was taken ill with pains in my back. After three weeks in bed I was sent to hospital. At first, spine trouble was suspected, but after 12 X-rays I was found to have serious lumbar rheumatism. For over three years, I was given electrical treatment three times a week. Last year, I tried Kruschen Salts, and it had done wonders. I have discontinued hospital treatment, and last winter, the first for five years, I was free from pain. My friends are amazed to see me so well." (Mrs.) E.P.

In a good many cases, rheumatism cannot resist the action of Kruschen Salts, which dissolve the painful crystals of uric acid, the cause of those aches and pains—and assist the kidneys to eliminate this poison through the natural channels.

## THE YELLOW BRIAR

A Story of the Irish on the  
Canadian Countryside

By PATRICK SLATER  
By arrangement with Thomas  
Allen, Publisher, Toronto.

### CHAPTER XI.

Hard times hit and rent the Ontario countryside in the spring of '59, as unexpectedly as a bolt of forked lightning strikes down out of a clear sky. All of a sudden the farmers for the first time observed the lowering storm clouds banking up to the south. Speaking of depressions, that was the granddaddy of them all. A search warrant was required to find a dollar bill in Upper Canada. It was not a matter of low prices on an unsteady market; wheat and meat became unsaleable; the worried farmer hauled home his load of produce or trilled it off for trade. Private confidence and private credit had dissolved into thin air; and the spell remained unbroken in Canada until great guns started to speak of brotherly love as they shook the battlements of the Republic.

How fortunate that in their days of plenty the pioneers of Upper Canada had built themselves stout barns and houses! Nowadays it is those very barns and houses that the farmers mortgage in order to gamble on the stock market. Before they get through, some of them will agree with me that the only stock for a farmer to own is livestock. The Canadian farmer was hard hit in the late fifties; but, generally speaking, what he had was his own with a rail fence around it. Men heavily in debt under and went elsewhere, as they always do. And in the end, perhaps, they were the better for it.

As for the rest of us, we had plenty to eat—but no cash money. As a ship-owner overhauls his vessel in a slack season, William Marshall spent the years of depression putting his farm in first-class shape. Loose field boundaries were lugged out of the plowman's way. Long stone fences marked on this farm the grave of the great depression. It makes an old man smile to hear folk growling about high commodity prices. It is a taste of low prices that gives them all an acute belly-ache.

In the spring of 1861, the pride of the Marshall household returned home, after spending the winter with her mother's aunts in Philadelphia. Miss Elizabeth was now a smart, wholesome young woman in her nineteenth year. With all her travelling around, she had remained quiet and soft of speech, but the girl had the air of always knowing right well what she was saying. Her cousin, Jennie Thompson, had come up to visit with her, and the presence of the marriageable young ladies made the Marshall household a mighty lively place. Mrs. Marshall was a jolly woman; and the result was that young people were constantly visiting the farm, and having a real good

time. William Marshall was an open-handed host and not like the old fellow down the line whose daughter complained bitterly that her stingy old father said to young men: "Come up, come up after supper and stay till bedtime." In fact the Marshalls went to the other extreme. They seemed at times to be running a boarding stable for smart driving horses. It was nothing unusual for a couple of young beaux to drop in to call and end up by staying two or three days. On one occasion two brothers from the second line west extended their stay till their father finally drove over himself to enquire of them.

"Who do you reckon, boys, will be doing the chores up to home the balance of the winter?"

But Nancy Marshall mollified the man, and the father's horses also got a free meal out of Marshall's oat bin.

Miss Elizabeth Marshall was a very popular young lady; but the grand-aunt, Letitia, was not altogether pleased that summer with the girls were going. The Marshalls made every one welcome and saw to it that they had a good time; but their daughter showed no preferences and she failed to develop the clinging qualities which I noticed in the grand-aunt's pies. When Jennie and Elizabeth went to a party, it was William Marshall that drove them out in style with his spanking pair and three-seated spring demost; and no matter how late the hour, Mr. Marshall always went for "his girls." Indeed, Nancy would not have them depending on any young man for a ride home. Letitia thought Elizabeth was wasting valuable time, and that at her age she should be keeping steady company. The matter concerned the woman so much that she laughed out her visit that summer; and by her twists of thought and subtle hints it was clear as day that her mind was bent on making a match of some kind for Miss Elizabeth—but without any apparent results.

A few days before she left the Rev. Mr. Berry came over from his circuit at Markham to visit around for a few days among his old parishioners in Mono. Miss Letitia called him into consultation. Match-making was one of the specialties of a Methodist minister in the old days.

On his return home, Rev. Mr. Berry busied himself to some purpose and wrote William Marshall, enjoining Samuel Arnold, a young farmer of the Markham circuit, who was "the only son of a godly family of great substance," and in the end, Samuel Arnold received a warm invitation to come over to Mono for a visit among Mr. Berry's Methodist friends.

Meantime, the American Civil War was breaking out and there were prospects of high prices for Canadian farm produce. On the Marshall farm we were making special efforts to get in a large acreage in fall wheat. I had always been a strong healthy man, able to do a fair lot of work; yet that season a listless spell came over me that made me thoroughly disgusted with myself. I thought at first it came from some ailment of the stomach. My appetite went back on me, which was certainly a novel experience. My mind would wander off most unexpectedly from the task in hand; and I would and myself leaning on the plow handles studying dissolving cloud effects—which is a mighty slow way of blackening a field. The affair worried me quite a bit; but I hoped the others did not notice it. I took one morning early. I took the team over to Orangeville to get a load of supplies. I was back by nighttime, and as we sat down to dinner, Mr. Marshall asked me casually:

"What did you do with the team, Patrick?"

I was dumfounded entirely and felt mortified in the extreme. I had left that wretched team standing in the stable of the Queen's Hotel at Orangeville, and, like a silly idiot, I had walked home the whole distance of six miles.

My face burned as red as the hair on my head.

"Faith," I exclaimed, "it's clean flat I am. Someone should examine my head!"

"Oh!" said Miss Elizabeth Marshall, "it's in love you are, Patrick. Now who can the proud girl be?"

I told them all about it. I told them I began to be excused and slipped away to throw a saddle on the sore gelding. Off I rode in haste to retrieve the forgotten team in the tavern.

I did a deal of hard thinking on the way over. Now there, thought I, as I rode along, is the benefit of sending a girl to a ladies' college and to see the world. Just to think that a simple, demure young woman can tell off-hand, and at a glance, what is ailing a man who has been stumbling around in painful ignorance of the whole matter entirely. The blood left my face at the thought that perhaps the clever young lady could answer the question she had asked me.

I realized I was in a terrible bad way. My heart was like an old stock pot that bursts suddenly into a boil after simmering a long time. It was honest, wholesome, human love that had struck me down. Paddy said I to myself, my boy, you'll have to chuck a brace! Of course, the pride of the Marshall family had nothing but a friendly interest in me. For the girl to have an affair of the heart with a Catholic fellow would have seemed as great a disgrace to her connection as for her to run off with a drunken tinker. And from my own standpoint, the affair was quite as ridiculous. I belonged to a different race and breed; and as a good Roman Catholic, I saw it was a bad business entirely. But mulling such thoughts over in my mind only seemed to make my ear ring and gave me a sharp pain in the base of my skull. Before leaving Orangeville with the team, I slipped into a store and bought myself the biggest bottle of patent medicine I could lay my eyes on.

(To Be Continued)

### Annual Reindeer Round-Up

Herd Now Reported To Exceed 4,000 Animals

Two hundred miles north of the Arctic Circle, officers of the Department of Mines and Resources have completed the annual round-up of Canada reindeer herd. A wireless statement of the fawing and round-up indicates that the herd is growing rapidly and now exceeds 4,000 animals.

The fawing, which took place during April and May on Richards Island, a well-protected grazing area east of the Mackenzie river, resulted in the addition of 1,181 fawns to the herd, made up of 585 females and 596 males. While there were the usual unavoidable losses, the officers in charge of the herd state that the fawing was very successful and that the general condition of the deer is excellent.

During the round up the animals are put through the corals and counted. The yearling males and females are marked by having the right ear notched and the females in addition to the above mark have a numbered aluminum tag attached to the base of the left ear. At this time certain mature steers and aged females surplus to the requirements are singled out for slaughter. The count showed that in addition to the 1,181 fawns, the herd includes 1,954 yearling and adult females, 397 yearling and adult bulls, and 560 yearling and adult steers.

The reindeer as a whole have adapted themselves to the climate and local conditions on the reservation, and with the gradual replacement year by year of older animals by young stock born in the district, the herd is becoming more securely attached to the Canadian range. The herding is done by Laplanders brought from Norway, assisted by the native apprentices who have been selected for training as a part of the Canadian Government's scheme of developing among the Eskimos the art of reindeer husbandry.

### Opinion Of Expert

Gives Facts To Prove Short Men Are Healthiest

Short men are more handsome, stronger and healthier than tall men, and, in addition, live longer.

Such is the opinion of Francis Miles, a London physical culture expert, who although he is just under five feet nine inches, cites a number of facts about the height and health of man in evidence.

"The taller you grow the more of your growth goes into legs. Tall men have long legs and short bodies. But short men have short legs and long bodies," Miles said.

Such world famous strong men, Sandow, Hackenschmidt, Samson, Baldo, Maxwell, Strongford, were all less than his own five feet nine inches, Miles explained.

Tall men rarely have well-developed bodies, he went on. They have rounded shoulders from stooping. Hospital experience proves that a tall man is not so healthy as his shorter brother, and is particularly liable to stomach and nervous diseases.

The physical culture expert declared: "The human body, like many other machines, functions best in an average man. Five feet nine is the ideal height for men, and five feet four for women."

Men over six feet six inches are technically known as "giants." And giants seldom live long past middle age. A man stands much more chance of being healthy and happy if he is of short or medium height.

One can figure out a reason for almost everything except a smart aleck.

2220

## New! THIS YEAR SUPER-LAYERBILT

even LONGER life and better performance



"I know this for a fact. When I switched to Layerbils last year—I found they lasted longer than any previous 'B' batteries I bought. Guess that's because they're built in layers—with no waste spaces."

"I really don't know what's in a Layerbilt, but since Dad started buying Eveready Layerbilt, I've liked the way our radio worked far better. Besides, he hasn't had to change the batteries so often."



"If these new Super-Layerbils are better than the ones that Pop bought last year, they sure must be good. I guess they are because Eveready makes them. All the boys at school say that their folks have Layerbils in their sets."

Always good, now even better—Super-Layerbilt. The famous and exclusive "layer-built" principle, now improved so that your "B" batteries may have still longer life, still finer performance. Ask for Eveready Super-Layerbils by name. For your "A" battery power choose "Air Cell." It needs no recharging.

The words EVEREADY, LAYERBILT and AIR CELL are trademarks of the Canadian National Carbon Company, Limited.



● I have always wondered what goes on inside a radio battery and what makes some of them better than others. Please send me your free illustrated book "An Engineer Looks at Radio Batteries."

Name \_\_\_\_\_  
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CANADIAN NATIONAL CARBON COMPANY, LIMITED  
Halifax Montreal TORONTO Winnipeg Vancouver

## EVEREADY SUPER-LAYERBILT RADIO "B" BATTERY

### For Brain Work

Device To Protect Mental Workers From Fatigue

A new oxygen mask, which looks like a tightly rolled towel tied over the mouth, protects mental workers from fatigue caused by thinking.

The mask was described to the American Psychological Association by Dr. Arthur G. Bills of the University of Cincinnati. It delivers to the wearer a combination of about 50 per cent. pure oxygen mixed with air.

Its use cut about in half the number of pauses per minute that come to persons doing brain work. These pauses happen to everyone. They have been attributed to mental fatigue—the brain taking a short rest.

It has been suspected the fatigue was not due so much to any real "tired" as to failure of the blood to supply all the oxygen the brain wanted. Dr. Bills has been testing his idea for several years.

### Carries Peacock Feathers

Captain Defies Superstition But Objects To Friday Sailing

A sea superstition respected by sailors the world over has been successfully defied for a year by a Bass Strait (Australia) skipper. Capt. H. R. Sims of the ketch Evelyn, was challenged a year ago by Mrs. Jackson, lessee of Prime Seal Island, to carry a bunch of peacock feathers for a year and escape trouble. The feathers have been fixed to the cabin wall ever since, and the vessel has had no misfortunes.

"Everything has been normal and I intend to keep the feathers aboard," said Capt. Sims. "Nevertheless I have a few superstitions. I would not sail on a Friday if I could avoid it."

### What's In A Name

Small Boy Whose Name Means "Fasting" Weighs 143 Pounds

A three-year-old boy living at Sivrik, a small town in Southern Anatolia, Turkey, weighs 143 pounds. He is believed to be easily the heaviest child of his age in the world.

The boy, whose name is Ramazan, which in Turkish means "fasting," is only two feet tall. He has four brothers and a sister, all of whom are quite normal. His father, a poor farmer, is very proud of his remarkable son, but has refused several offers to exhibit him at country shows. Doctors are taking an interest in the case and predict that if Ramazan's growth continues at the present rate, he will become the world's heaviest man.

### Has Many Definitions

Splashing Mud On Pedestrians One Form Of Reckless Driving

Reckless driving has many definitions in Magistrate F. W. Walker's court in Walkerton, Ont. Driving through a mud puddle on the highway and splashing pedestrians with the moisture and mud constitutes reckless driving and he fined Leader Emmevin of Chesham, a total of \$14.25. The accused is alleged to have driven through a deep puddle of mud on a bridge in Brant Township while a local manufacturer and his wife were standing near.

An Oregon man made wooden dishes, cutlery, and other implements for use by explorers during an expedition to the Antarctic regions, where the intense cold would cause metal articles to injure the flesh.

There are about 60 households employed at Buckingham Palace, in London, England.

### Little Helps For This Week

When I sit in darkness the Lord shall be a light unto me. Micah. 8:1.

How oft a gleam of glory sent straight through the deepest, darkest night. Has filled the soul with heavenly light. With holy peace and sweet content.

If you are bewildered and know not what is right nor what is true, can you stop thinking whether you do or not and rejoice to be in the dark, knowing that very thing is the fact of God's infinite being. Can you take trials into your own heart and be ignorant of the reason for them, not because you are obliged to do it but because that being God's will is also yours. Do you not see that a person who truly loves God is one with him, and cannot be uncomfortable or unhappy. That which befalls us is what He wills and desires, and holds best for us, and to know God is to utterly sacrifice self.

### Used For Decoration

Convex and concave mirrors were first popular in Sheraton's day in 18th century England. They were adorned with ornate gilt branches for candles, the tiny lights being reflected many times in the depths of the mirrors. These decorations continued in favor for many decades, and still are being made for colonial period houses in this country, though to-day the candle branches have been removed.

A combination of science and practical knowledge probably greater than is required in perhaps any other engineering work is involved in the design and construction of a bridge.

for NEURITIS  
One thing that helps is to  
use a little more of  
this. Then rub the liniment  
gently.

Pain eases off!

**MINARD'S**  
"KING OF PAIN"  
LINIMENT

# School Fair Prizewinners for 1937, continued from front page.

Chitwood, Melva Chitwood.

38. Clare Metheral, Mary Kinniburgh, Allan Harrison, David Kinniburgh, Eunice Harrison Town 1.

39. Eileen Arnott, Russell Claybolt, Allan Harrison, Blanch Gilbert.

40. Allan Harrison, Eileen Arnott.

41. Lawrence McCool, Eileen Arnott, Ruth Kinniburgh, Alex Simpson, Norman Simpson.

42. Dale Chitwood, Melva Chitwood, Roy Chitwood, Clare Good.

Nellie Giles Beaver Dam.

MANUAL TRAINING

44. Dale Chitwood, Norman Simpson, Allan Sharp, Roy Chitwood, Bernard Parsons West Hope

45. Hazel Onstad Glen Rock, Percy Kinniburgh, Dale Chitwood, Reggie Belshaw, Melva Chitwood.

46. M. Chitwood, W. Lilley, N. Simpson, A. Harrison, K. Belshaw.

47. W. Lilley, Douglas Smylie West Hope, M. Leask, C. Johnson, Ernest Good.

48. W. Lilley, M. Leask, A. Harrison, N. Simpson, Tom Milner Elba.

49. A. Harrison, D. Chitwood, N. Simpson, W. Lilley, M. Leask.

COOKING

Magic Baking Powder Cake: Mary Kinniburgh, Elaine Belshaw, Alberta Sugar Co. Special: Crabapple Jelly: Mary Kinniburgh; Sea Foam Candy: Allan Harrison; Western Canada Flour Mills Co. Special: Bread: Allan Harrison; Biscuits: Allan Harrison.

50. Daphne Bartholomew, Irene Jones, Ruth Kinniburgh, Florence Landymore, David Kinniburgh.

51. Doreen High Sunshine, Ruth Kinniburgh, David Kinniburgh, Elva Chitwood, Irene Jones.

54. Lawrence McCool, Mary Kinniburgh, David Kinniburgh, Irene Jones, Elva Chitwood.

55. Mary Kinniburgh, Marjory Gordon Town 2, Hazel Havens Beaver Dam, Elaine Belshaw, Mae Nickelson West Hope.

56. Hazel Havens, Mary Kinniburgh, Doreen High, Alice Gilson Town 2, Irene Jones.

57. Clarence Jones, Margaret Smart, Myrna Onstad Glen Rock.

58. Marjory Gordon, Margaret Smart, Alice Gilson, Hazel Havens, Clarence Jones.

60. Allan Harrison, Elaine Belshaw, Tommy Yoshph, Helen Pride B.D., Melva Chitwood.

61. Elaine Belshaw, Melva Chitwood.

62. Mary Collins Town 3, Melva Chitwood, Hazel Onstad, Edna Tredaway Town 3, Allan Harrison.

63. Claire Metheral Town 3, June Patmore Town 3, Elaine Belshaw, Norman Simpson, Lawrence Jones.

64. Allan Harrison, Melva Chitwood, Mabel Sharp Town 3, Mary Collins, Clarence Jones.

65. Corella Fieldhouse Town 2, Opal Onstad, Claire Metheral, Mary Collins, Allan Harrison.

66. Hazel Onstad, Myrna Onstad, Betty Short, Mabel Sharp, Melva Chitwood.

This is "30" for this week.

SEEDLING.

## The Facts About Banking in Canada

Reproduced from the First Broadcast in a Series by Vernon Knowles for the Chartered Banks of Canada and Delivered Over a Province-Wide Network of Alberta Stations on Tuesday Evening, September 7th, from 10:15 to 10:30, and Wednesday, September 8th, in the Daytime from 1:15 to 1:30.

### Opening Broadcast Describes Meaning of Credit ... Tells What a Bank Is ... Outlines Subjects of Further Talks ... Will Discuss Cries of "Monopoly" and Who Owns the Banks

Canada's Chartered Banks, through me, will tell you the facts about Canadian Banks and the banking system in a series of non-political, non-controversial broadcasts of which this is the first. There are many misconceptions and misapprehensions abroad regarding banks and banking. We believe that those who criticize the banks are thoroughly sincere and it is our hope that, as we proceed to present the true story of Canadian banking, we also shall be given credit for complete sincerity.

Certainly there is a widespread intelligence and an inquiring spirit alive in Alberta and a genuine desire on the part of the people at large to obtain the facts. Many important questions have been raised and we intend to supply answers which are truthful and accurate. Intelligent people prefer to have all the facts and then to form their own judgments, so we have good reason for the belief that we shall have lots of listeners.

The explanations that we intend to give in regard to Canadian banking are offered in response to a very evident and definite public demand and I must repeat that we are not fighting, nor resisting, nor afflicting with any political party. Canada's Chartered Banks do not aim at controversy and will present their story without heat or recrimination, for any case that needs abuse of others to support it must be a weak case indeed.

One of the leading questions in regard to banking is, of course, the question of credit. Let us illustrate credit to you briefly, for it is wrongly claimed that we enjoy a monopoly of the right to extend credit. Of course, we do not. We do not have a monopoly, even of banking. Any group of responsible people, in West or East, can start a bank. We shall tell you about that in detail, in a later broadcast. Manufacturers extend credit to wholesalers. Wholesalers extend credit to retail dealers. Merchants and retailers extend credit to customers. Canada's Chartered Banks furnish short-term credit to facilitate production, to move and market that production and to transfer goods and services.

Soon the Alberta farmers will be hauling wheat to the elevators. If they had to wait until the grain reached Liverpool, and the money to come back before they got their cash, it would be a long wait—but bank credit is what enables them to get their cash at the line elevators right away. Individuals lend money to each other—the successful farmer lends money to his neighbour.

Let us take the case of two neighbouring farmers. Harry Brown, we shall say, has \$500 in a Savings Account in his nearest branch of a Chartered Bank. His neighbour, William Jones, is a good farmer without ready money, who feels that if he had \$250 he could buy hogs, feed them up, sell them and make a little profit; so he goes to Harry Brown and asks if his neighbour will trust him with a loan of \$250.

Mr. Brown, knowing that Mr. Jones is a decent chap, and trustworthy, and that he will get his money back with a little "rent" on it, goes to the bank, draws \$250 of his \$500 and hands it to his neighbour. Mr. Jones buys the hogs, feeds them up, sells them, makes his profit and pays Harry Brown back his \$250 with the agreed rent to boot.

If Mr. Jones had not known a neighbour both able and willing to help him, the Manager of his nearest bank would have been found, in the same circumstances, a neighbour on whom Mr. Jones could call with confidence—in other words, he could have got his loan of \$250 from the Bank.

It is the deposits such as Harry Brown's \$500 that furnish the major basis of Canadian bank credit. Harry Brown is only one of over three million nine hundred thousand savings bank depositors in Canada, who have on deposit in the Chartered Banks the striking total of more than One Billion Five Hundred and Seventy Million dollars. The fact is that the vast sums which are employed in building up this country have their main source in the collective savings of thousands of people in all walks of life, who, through their work and thrift, have been able to build up small deposits.

The average savings deposit in the Canadian Chartered Banks is around \$350. At least it was \$380 on October 31st, 1936, as shown in an official return to Parliament. These returns are made periodically to the Government and to the Bank of Canada. They are sworn statements by the banker and are made public to Parliament and in the newspapers. If a bank Manager should make a false return, he can be sent to jail. Such penalties are provided in the Bank Act.

How did Harry Brown get the \$500 which he has on deposit in the Bank? Let us say he got it by raising wheat. He probably started as a homesteader, wagering his \$10 that he could make a success of it and, after three years of hard work, got his patent. This he did; and he earned his \$500 by the sweat of his brow, having overcome the early hardships of homesteading.

That \$500 was one deposit that did not come from a loan. When I speak of the hardships of homesteading in this wonderful western land I speak with feeling, sympathy and understanding for I myself, in 1909, took up a homestead some seventy miles north from Eadsboro and had to make my way to that homestead, not very far from the Hand Hills District by ox team. That was before the Goose Lake Line of the Canadian Northern, now the Canadian National, was built through from Saskatoon.

I know what drought is, for that year we had no rain and no crop in a considerable area between the Bull Pound and the Berry Creeks. I used to stand on some high land on my place and watch the little rain storms travelling down the Creeks on either side of me, seven or eight miles

away, without a drop falling upon the parched piece of ground that I was trying to farm. Typhoid fever, alone on the prairie, with my nearest neighbour miles away, made it physically impossible for me to continue homesteading.

In the West, I feel that I am talking to folks I know. From the homestead I went into western newspaper work, serving as a reporter in Prince Albert, Saskatoon, Regina and Winnipeg; and also as an Editor in Winnipeg; so you see it was on these Western Plains that my career had its beginning and so it is that I speak to you not only as a bank official to-night. I speak to you too as one who knows your hardships from the experience of a settler, one who has a real, abiding, sympathetic understanding of the people and problems of this Province.

I do not mention these things by way of boasting. It is my hope that I shall be looked upon largely as one of you. I have found that financiers do not fear the open spaces. Proper, orderly, safe banking, essential to safe-guarding the depositors' funds, is a full-time job; no Bank Manager, or bank executive, can do full justice to his work and find time to stamp the country with a view to inform the public. So the presenting of our facts simply, freely, plainly and accurately has become my work. It is wrong to say that banks care nothing about the public's goodwill. It is because they do care that I am here—as an official representing Canada's Chartered Banks.

I have spoken to you about Harry Brown and William Jones, the two neighbouring farmers, and I have told you how credit operated between them. Let me turn to another illustration of Bank credit. I want to tell you a true story which arose in an Alberta town only a few months ago which goes to show how bank credit extended to a merchant benefits the consumer.

I was talking to the Bank Manager in whose branch this circumstance arose and he said to me: "Bank credit helps everybody in this country." Without mentioning any names he told me of a credit of \$3,000 extended to a merchant the day before. The banker said to me: "This man wanted \$3,000 to meet a number of bills on each of which he would be allowed, by his wholesalers, 5% discount (a saving of \$150) if paid before the tenth of the month. I asked him, 'How long he wanted the money for,' and the merchant said, 'Thirty days.' I asked him how he expected to be able to pay it back in the thirty days and the merchant replied, 'Because of this discount and my normal profit I can put on a sale, reduce my prices to the public, attract new customers, create goodwill, get my money out and repay the Bank.'"

Continuing, this Bank Manager asked me— "What is the matter with bank credit there? For a matter of \$15.00 paid to the bank as 'rent' on the money the merchant saves \$150 on his bills and passes part of the saving on to the public."

I think everybody really knows at heart and will readily admit, that the man, woman or child who has a savings deposit in a bank must, at any time, be able to go to the bank in full confidence that he or she can draw out that deposit in full and with interest. No bank can say to a depositor who wants his money in a hurry: "Oh, Mr. Jones, you cannot have that money for we lent the credit based upon it to others without security and we cannot get it back." If you are a depositor you know just how you would feel in a case like that.

What is a Bank? Above all things a Bank is a place where you or your children can go and deposit your money with absolute assurance that any time you demand it you can get it back in full, intact and with interest.

I want to give you the words of the late Lord Snowden, formerly

Phillip Snowden, the great Socialist

Chancellor of the Exchequer in Britain's Labour Government which

was headed by Ramsey MacDonald.

Lord Snowden, in 1935, said: "If the Banks were nationalized they would have to be managed as they are now if their solvency was to be maintained."

In later broadcasts of this series, you may hear from some Alberta Branch Bank Managers who have been your co-workers, neighbours, fellow-citizens and friends for ten, fifteen, twenty or thirty years, perhaps even longer. We shall show you how banks are formed, who owns them, what they do, what they can do, as well as what they cannot do, and why. We shall explain their responsibilities. We intend to discuss their part in the community. The "thin air" or "fountain pen" theory of money will be one of our subjects. We shall discuss "credit" at greater length. We will tell you about the earnings of banks. And we shall deal in greater detail with that cry of "monopoly." We shall discuss the story that we are part of "An International Ring."

No business in all Canada operates under such strict rules, such continuous governmental supervision and such close parliamentary scrutiny as do Canada's Chartered Banks. These are some of the things that we shall touch upon further as we proceed. I trust indeed that you will continue to lend us a listening ear, for Canada's Chartered Banks have confidence in the fairness of people who seek the facts and think for themselves.

You may obtain a printed copy of this broadcast at your nearest branch of any of Canada's Chartered Banks. Any member of the staff will be glad to hand you a copy personally or you may send me one and to you by writing your nearest bank.

We shall be on the air again at 1:15 to 1:30 to-morrow afternoon over this same network and every Tuesday evening and Wednesday midday, until this series of short talks about banking is completed. You have been listening to Vernon Knowles representing Canada's Chartered Banks.

Watch for Announcement Giving Dates and Times of Second Broadcast.  
This and Future Addresses Will Be Reproduced in This Paper.



## Our Farm News Letter

Contributed by

B. Leslie Emalie, C.D.A. (Glas.) F.C.S.

### Statistical Studies In An Ottawa Bureau.

The Dominion Bureau of Statistics in Ottawa, presided over by Dr. R. H. Coats, comprises several branches, each dealing with some specific part of the survey. Officials of the bureau reveal in figures, though they may not juggle with them. They can deliver on demand statistics of endless variety, all the way from crops to crime. Once in a decade they concern themselves seriously with the increase in the population of the Do-

minion and call it taking the census. At other times they are engaged in compiling figures on production, exports and imports and can reveal the activities and output of Canadian farms, fisheries, forests, factories and mines.

W. H. Loos, chief of the minerals, metallurgy and chemistry branch, is responsible for the compilation of fertilizer statistics and has earned praise for the skillful manner in which he has handled

what was once an awkward and chaotic situation. His statistics are accurate, and he will check closely the new figures which record a fastly increased consumption of fertilizers this year. But there's no denying them or the farmers who have awakened to the need for fertilizers.

The following item got mixed up with agricultural statistics: A manufacturer of razor blades computes that in Great Britain a total of 50,000 miles of hair is shaved from 125 acres of faces daily, the assumption being that the average man, including those with long faces, grows 48 square inches of bristles, 25,000 in number, and that those combine to yield 20 feet of hair each day. The accuracy of the calculation is not vouched for, but the smooth-faced statistician can figure it out.

### The World of Wheat

By H. G. L. Strange  
Director "Crop Testing Plan."

"With germination, generation, grade, registration and certification, Canadian seed requirements are very complicated."

So said an American friend to me.

"I admit that at first glance they do seem complicated," I replied, "but the sale of Canadian grains, particularly wheat, on World's markets depends upon quality, and these seed classifications promote quality."

"However, you have forgotten Licensing," I went on. "The most important requirement of all."

The Canada Seeds Act forbids anyone to sell seeds of any variety, unless that particular variety has

been licensed by the Dominion Government.

Only varieties suitable for use in Canada are licensed; no undesirable kinds, and those only "just as good" are kept out of our country.

In addition, all seeds of any classification offered for sale must have a Seed Control Certificate. This guarantees that the germination is satisfactory, and that the content of weed seeds, or of seeds of other kinds of grains is no more than is permitted by law.

Neither Control Sample Certificate, or license, however, give any guarantee that the seeds are true to any particular one of the licensed varieties; the seeds offered may be mixtures of licensed varieties.

Truthness to one particular variety in seeds is desirable of course, but is guaranteed in a different

manner by Registration and Certification.

Following factors have tended to raise prices: Ominous political developments in the Far East and in the Mediterranean—German grain estimates below last year—Belgian wheat production 15 percent below a year ago—Late Russian harvests makes slow progress—Indian native crops inferior to expectations—Groundnut season disappointing in Tanganyika (East Africa).

Following factors have tended to lower prices: Rains improve Argentine and Australian crops—Compulsory to mix corn or rye with wheat in Portugal—Impossible to get nearby freight in Black Sea—Quality of European crops appears better than in recent years—Texas rice production larger than 1936—Egyptian barley crop appears satisfactory.

# The Facts About Banking in Canada

Reproduced from the Second Broadcast in a Series by Vernon Knowles for the Chartered Banks of Canada and Delivered Over a Province-Wide Network of Alberta Stations on Tuesday Evening, September 14th, from 10:15 to 10:30, and Wednesday, September 15th, in the Afternoon from 1:15 to 1:30.

**Tells How Bank Customers Have Been Paid \$416,000,000 in Interest in Ten Years . . . If "Fountain Pen" Could Create Money There Would Be "Land Office" Rush for Bank Shares . . . Money Not Goods, Only Means for Transferring Goods or Services . . . Credit is Attribute or Possession of Individual, in Assets and Character . . . Cannot Be Wiped Out by Stroke of Pen . . . Next Talk to Deal With Burden of Taxation on Canada's Banks.**

In the last ten fiscal years Canada's Chartered Banks have paid out to customers in interest on their deposits over Four Hundred and Sixteen Million Dollars.

In our first broadcast we told you that proper, safe and orderly banking is based, above all things, upon safeguarding the depositor's funds. We now proceed to deal with the "fountain pen" theory. In my travels I have encountered two great misunderstandings:

1. That the Chartered Banks create money by a stroke of a fountain pen—that we just write figures in a book and that that is the way our deposits come into existence.

2. That we then loan these deposits ten times over, thereby making vast profits out of nothing.

Now wouldn't this be a great perpetual-motion machine if it were only true. I mentioned that in ten years we had paid out over Four Hundred and Sixteen Million Dollars in interest to attract deposits. If we could create deposits by using only a fountain pen we need not have poured out such great sums at all.

You have all heard about bank failures in various parts of the world and of the losses that were suffered by depositors. If it were true that banks could create money, simply by writing figures in a book, all that would be needed to avoid any bank failure would be a fountain pen.

And if banks could make such fabulous profits on money produced by magic from an ink bottle they would be paying sky-high dividends, everybody would be selling everything they could lay their hands upon to buy bank shares and there would be a Land Office rush at Ottawa for bank charters. We shall deal with the question of bank earnings and profits in a later broadcast but, you will notice in the meantime, that nobody is scrambling to sell all that they own to buy bank shares and there is no Land Office rush on at Ottawa for bank charters. Not that there is any difficulty about getting a bank charter when responsible people apply for one.

Now would you not think that if the banks could perform all of the miracles that they are said to perform, some of those who criticize the banking system would secure charters and perform these miracles themselves?

Much of the misapprehension about how deposits arise is based on a fragment taken out of a statement made in 1925 by the Right Honourable Reginald McKenna, Chairman of the Midland Bank in England. That fragment is: "Every loan creates a deposit." From this statement, standing by itself, many wrong conclusions have been drawn. Mr. McKenna is now here in Canada. He was asked in Banff the other day to comment on his much quoted statement. He replied that it was true that a loan creates a deposit but that such a deposit would not be an asset on the bank's books but a liability—a debt which the bank must be prepared to meet on demand just as fast as cheques were written against it.

He also pointed out that every deposit is a liability of the bank—money the bank owes to the depositor and must be ready to pay on the instant.

You will remember the farmer, William Jones, who figured in our first broadcast. Besides being a hard worker and an honest man, he owns his farm and the outfit to work it, and this year he has a crop. However, he is still short of ready cash. We will use him to show you just what happens in this matter of loans and deposits. The farmers in Northern Alberta this fall are having to use power units with their binders.

William Jones finds that he needs one of these units. It is going to cost him, say, \$100. This time he goes to the bank and asks the manager of the bank to lend him the money. He gives the Bank Manager his note and his account is credited with \$100—here is one of those deposits that has arisen from a loan.

Now let us show what happens to that deposit. Mr. Jones obtained his loan for a purpose. He proceeds to carry out that purpose. He gives a cheque to the implement man—the implement man presents it at the bank and is paid, we will say, in bills so the deposit which arose from the loan has completely disappeared. A Bank Manager would indeed have to be a magician to be able to lend that deposit ten times over.

Now some listening critic may say: "But suppose the implement man does not cash the cheque. Suppose he deposits it in his own account—in that case has not the loan created the deposit?" The answer is that insofar as his deposit is concerned, it came from the marketing of his goods—a deposit based on something that is produced, some tangible wealth, transferred to the purchaser and paid for by him.

This deposit is in the same class as that of a man who saves and deposits a part of his wages. It represents the result of the sale of goods and the wages of labour. These depositors leave their money in the bank because they are satisfied to accept the bank's promise to pay instead of demanding cash. It is the accumulation of these funds that furnishes the basis of bank credit—the basis upon which banks can make loans. But it is impossible for a bank to lend more than the total of its deposits and its paid-up capital.

In the case of William Jones' loan and deposit, by no means under the sun can it be said truthfully that the deposit came from a fountain pen. It rested, absolutely, upon William Jones' assets, the Bank Manager's knowledge of William Jones' integrity and the reasonable certainty of repayment out of the proceeds of his crop. You have all heard that a loan gives rise to a deposit but have you ever thought about what it is that gives rise to a loan? Realizable wealth, character, and the likelihood of repayment by the man who wanted to rent the money from the bank, to make a profit for himself.

Let me present another case where a loan does not result in a deposit. Let us suppose the implement dealer

himself was a borrower at the bank and when William Jones gave him the \$100 which he had borrowed, the dealer reduced his own indebtedness by that amount. What has happened? The total of loans at the bank has not changed—neither has the total of deposits in spite of the fact that the bank has made a new loan to William Jones. What does all of this illustrate? Nothing less than that the bank has fulfilled one of the prime purposes for which banks exist, namely:—It has facilitated the exchange of goods and services; it has aided in distribution and it is doing the things that keep business going.

There is one more point I should like to mention and I am sure it is one which has occurred already to many of our listeners. Let us suppose that Mr. Jones, through bad luck, was unable to repay the \$100. What then? The bank which enabled him to pay his bill to the Implement Company, cannot recover the loan; in other words, it is a bad debt. Too many bad debts would jeopardize the safety of the depositors' funds. It would take the gross rent on more than sixteen loans of \$100 each, at six per cent, for one year, to make up for that one loss.

Now our listening critic may say: "Oh, but in any case you have not enough cash to meet more than perhaps one-tenth of the deposits you hold—so, if everybody called for their deposits all at once, you wouldn't have money enough to pay them. How do you answer that?"

Our answer is that if you will examine the sworn returns made by the banks to the Dominion Government, you will find that in addition to the approximately ten per cent of cash always on hand, these large sums in other assets—which the bank owns—of such a nature that they can be converted into cash.

And we answer further, that the whole population is not going to close out its savings accounts all at once.

We answer, too, that banks, by experience, have found how much cash is likely to be called for from day to day. If you have a deposit in a bank, I'll wager that there is many a day—or even many a week—when you do not call for any part of it. You do not put money into a savings account if you have immediate need of it. You put it there because you do not want to spend it. Banks know from practice how much they need to keep in cash to meet the average daily withdrawals. The rest is set to work—some of it as we have said, immediately realizable and the rest in short-term loans or in types of investment which ensure the greatest safety for the depositors' funds.

We answer further, that money is not wealth—it is only a means whereby wealth in goods and services is transferred. Your title deed to your house is not a house; your patent to your farm is not a farm—nor is a dollar bill, goods—it is only a title deed to real goods.

One five-dollar bill is not extinguished the moment one man pays it

to another. If Harry Brown buys a hat from Tom Jones for five dollars and Tom Jones buys coal with it from Jack Robinson, and Jack Robinson buys his grocery bill with it, there is \$15 of business done with one five-dollar bill—so you will see, by these plain illustrations, how people can get along and do their daily business, without having to keep on hand mountains of five-dollar bills.

On a train in Alberta recently I met a farmer who held the idea that the banks create unlimited money by writing figures in a book. As I talked to him in the smoking compartment of the day coach I found out that this farmer had lost \$800 in a failed venture in the oil country. With part of the proceeds of his crop he had bought some cattle; the balance—\$800—he had put into his bank and lost it when the bank failed. I asked him if he regarded that \$800 as simply some figures that somebody had written in a book and he answered: "No, I worked for it." He willingly agreed, then, that labour and the production of new wealth had something to do with putting money in a bank.

Out of the fact that banks in practice keep about ten per cent of the deposits available in cash has been developed the amazing distortion that we lend our deposits ten times over. A bank does not, cannot, create credit nor destroy it by a stroke of the pen. Credit is the personal possession, creation or attribution of the borrower. No bank can create it for him. The borrower has it himself by accumulation of assets from his own work; by his own character, ability and willingness to repay.

I would hate to try to convince any Alberta farmer or working man, whose savings came from his own production and his own labour, that his Savings Account was created by a stroke of the fountain pen. And I'd hate to try to convince him that the bank's liability to pay it to him in money when he wants it, can be wiped out by a stroke of the fountain pen.

Canada's Chartered Banks cannot and do not perform the miracle of making something out of nothing with a stroke of the pen. There is no black magic, no mystery about the workings of Canada's Chartered Banks. They operate under specific laws, restrictions and limitations which permit them to accept and safeguard other people's money—your deposits; and to lend funds to meet the legitimate needs of communities, individuals, merchants, farmers and others.

In our next week's broadcast we expect to deal with the tremendous burden of taxation at present borne by Canada's Chartered Banks. Watch your newspapers for the announcements. You may obtain a printed copy of this broadcast by dropping into your nearest bank, or you may secure a copy by mail by writing your nearest bank, or you may read it in the advertising columns of your daily or weekly newspapers.

**[ Watch for Announcement Giving Dates and Times of Third Broadcast. ]**  
**[ This and Future Addresses Will Be Reproduced in This Newspaper. ]**

SA-2

# NATURE SAYS CHEW!

## KEEPS TEETH SPARKLING

### Wars and Confusion

In Europe, as on this continent, the outlook for war, the effect of gigantic preparations for war—or defence as the case may be—and the outcome which may be expected if there is a general conflagration involving the major powers, are providing material for much conflict of opinion and confusion of thought in the minds of the general public.

While the prospect of another great war must necessarily engender feelings of apprehension among the rank and file of all or any nations that might become involved one cannot help but be impressed by the fact that there are apparently two dominant and diametrically opposed beliefs on either side of the Atlantic on the question of the imminence of a serious outbreak.

While active preparations for combat, on a hitherto unprecedented scale, are being made in half a dozen countries in Europe, it is inexplicable that the view that there is no real danger in the immediate offing is largely held by Europeans, if credence is to be given to the opinions of visitors to the American continent from the other side of the Atlantic.

We are repeatedly being told by such visitors that Americans and Canadians are far more war conscious than are the European nationals, that apprehension which is rife on this continent as voiced in the press, magazine articles and in discussions wherever men get together, is almost absent across the water and that the people here are more greatly concerned as to the outcome of the march of events than are the citizens which these spokesmen represent.

It seems impossible to believe that in countries whose governments are bending every energy and taxing the people large sums to build up armaments of greater dimensions than history has ever recorded and who are recruiting men in every village and hamlet or are conscripting the flower of manhood, the people are not war conscious, whether they expect to be aggressors or on the defence. Even if the newspapers in these countries do not discuss the possibility of war to any great extent, the matter must surely be a topic of frequent discussion in the home and on the street, in restaurants and offices.

The very fact that these countries would be the first to bear the impact of an outbreak presages the supposition that such a possibility, or even probability, must be uppermost in the minds of the people close to the potential theatre of war and in all likelihood one of the combatants, when on all sides evidences of active preparation are so apparent.

There are many factors responsible for the confusion which exists in the public mind. These are the kaleidoscopic rapidly with which the strength of the potentially combatant nations is changing in the course of a few weeks or months, with which the danger zones are shifting, with which dangerous incidents develop and then fade into oblivion and the difficulty of deciding in the welter of war news what is propaganda and what is actual fact.

To illustrate the swiftness with which the centre of interest switches from one section of the globe to another, it is only a matter of a few weeks since the "civil" war in Spain occupied the spotlight in the daily press. Spain has now been relegated to the background and the Sino-Japanese conflict has taken its place in the headlines, not so much because the public is concerned about the outcome for China or Japan—as that appears to be almost a foregone conclusion at the present time—but because they are interested and even concerned over the prospects of one or more European countries intervening or becoming involved with it, thus setting the stage for the transfer of belligerency to other continents, sooner or later.

More than one authority has recently stated that Germany and Italy, who have been using Spain as a testing field for their implements of warfare, were disappointed to find that they did not come up to expectations, that experiments under field conditions have demonstrated that greater advances have been made in defence machinery and equipment than in weapons of aggression and that, for this reason, there is less likelihood of either of these two countries precipitating a surprise move against any other country for the present.

If this is the case, possibly the British people may be aware of this negative result in a Spanish laboratory and that, coupled with the knowledge that rearmament is proceeding apace in Great Britain with tremendous strides, may account for their apparent unconcern as to the immediate future.

However, whatever may be the outcome of the turmoil in Spain and China, incidents develop from time to time involving European and American nations and shipping which are to say the least provocative and with world conditions as they are, with so much unrest, with in many instances, internal politics dictating international policies, there is an ever present risk that some incident may arise which cannot be explained with satisfaction to all concerned and which as a result may precipitate another great conflict.

It is because of these possibilities that the reading public on this continent is taking a keen interest in war news, even though interest may, and does, from time to time, shift from one country to another. Yesterday it was Spain. To-day it is China. Tomorrow it may be somewhere else.

### New Process Discovered

#### Converts Waste Substance In Petroleum Into Chemical Bases

Discovery of a process to convert gasoline into the toluol which makes T.M.T. in quantities enough to supply the United States' entire need for this explosive in war-time, was reported to the American Chemical Society at Rochester, N.Y.

Another discovery, reported in a symposium which forecast a renewed golden age for oil, told of a new by-product industry by which waste substance known as the "aqueal" in petroleum, can be converted into hundreds of chemical "bases," many of them heretofore unknown to science.

Charles Goodyear was granted a patent for vulcanizing rubber in 1839.



BABY'S OWN SOAP  
Best for You and Baby too

### Great Aid To Builders

#### Electrified Wires Dry Plaster In Less Than A Day

Damp walls on mass buildings project in Moscow, Russia, are to be dried rapidly by a process which an electrician has invented. Plaster on new walls requires a long time to dry in winter, but now builders will dry it quickly by electricity. Rows of fine wires are placed under the plaster at distances of about six inches. A current from the city power lines, lowered in voltage by a transformer, is transmitted through the wires. Water is a conductor of electricity, and the plaster shares in the warmth imported by the current, drying in less than a day.

### Hopes To Have Fleet

Singapore expects to have a complete fleet of its own for the Pacific when the naval base is finished there in 1939. The small island at the south extremity of the Malay Peninsula occupies a strong strategic position. Australia and New Zealand are expected to contribute to the new unit of defense organized by Great Britain.

Although Windsor, Ont., is directly across the river from Detroit, Mich., the Canadian city's death rate from murders is only one-fifth that of Detroit.

### Real Cause For Anxiety

#### Germany's Grain Supply Is Short

From the utterances of the official spokesmen of the Nazi government, the outside world gains the impression that Germany is going forward in an acceptable fashion on all fronts. With important reservations, it is true that remarkable progress has been made by a nation which only eighteen years ago had been stripped of every last vestige of power and greatness. Germany is again a strong nation, unified, highly militarized and with a national leadership which, regardless of what else may be said about it, is effective.

There are, however, says the Peterborough Examiner, other aspects of the picture that are not so bright. It is significant that one of the important newspapers of Germany is threatened with suppression simply because it has revealed true conditions concerning the national food supply. The conditions provide real cause for anxiety.

One of the theories of the present government of Germany is that if a nation can be made self-sufficient so that in time of emergency it may not be dependent upon outside sources for any of the necessities of life. In consequence of the pursuit of this policy, the German people are short 68,000,000 bushels of wheat and 35,000,000 bushels of rye.

The test of statecraft comes when a nation undertakes to establish the terms of trade so that benefits will be mutual and national interests will be safeguarded. When it is impossible to meet this test, the alternative is self-sufficiency, which is usually attained by the results now being experienced in Germany.

### Rapid Flight

#### Establishes New Sustained Speed Of 260 Miles Per Hour

Engineering science and the skillful piloting of Frank Fuller, of San Francisco, established two new records in the Bendix transcontinental race with a sustained speed of 260 miles an hour.

First, Fuller flew the 2,042 miles from Burbank, Cal., to Cleveland in seven hours, 35 minutes to win the Bendix race over six other contestants and eclipse by almost 25 minutes the Bendix record for the distance set in 1932 by Capt. James Hapgood.

That victory meant \$9,000 to Fuller. Then Fuller swooped over Cleveland airport at 1,000 feet and soared on 400 miles to reach Bendix, N.J., in an hour and 40 minutes more and win \$5,000 for the same time for the transcontinental flight.

His elapsed time of nine hours, 35 minutes for the 2,426 miles broke the transcontinental Bendix record of 10 hours, two minutes set in 1934 by Colonel Roscoe Turner. Breaking this record brought Fuller a \$2,500 bonus and ran his prize money to \$14,000.

### New Stopper For Bottle

#### Fool-Proof Cap Designed To Prevent Deaths By Poisoning

A doctor and his engineer friend, worried about the number of people killed by mistaking poison bottles for ordinary ones, have invented a poison bottle stopper which opens the wrong way.

In the dark, or in moments of forgetfulness, anyone trying to open a poison bottle in the ordinary turn-to-the-left way would merely screw the stopper more firmly into the neck of the bottle. To turn the stopper right-handed feels wrong and unnatural.

Full specifications of the invention, which has been covered by patents, have been sent to the poison board at the home office by the inventor, Dr. T. C. O'Brien. In the end, however, the board decided that it was not in a position to make the use of the stoppers compulsory.

To make the stoppers even more foolproof, a special design of stopper, with heavily embossed letters, has been designed.

### A Versatile Mayor

Fred Gay, 77-year-old mayor of Pembroke, Wales, is self-supporting and then some. He knits his own socks, bakes his own bread and can cut and make his own shirts. "Ever since I was a boy I've been able to knit my own socks," he said. "I am an excellent nurse, too."

### Could See Funny Side

Drought conditions in Central Saskatchewan are serious, but they have their humorous angles according to one elevator agent at Wingham, who received this message by telephone: "I sent my crop into town by my brother, and I just wanted to tell you to be sure and send the sack back."

The bottom of Lake Superior, which is 1,180 feet below the surface in some places, is 578 feet below sea level.

### Only Chance For Privacy

#### The King And Queen Enjoy Week-Ends At Royal Lodge

The King and Queen have retained Royal Lodge, Windsor Forest, as their "private" home and in doing so they follow the precedent set by King George V. and Queen Mary, who kept on York Cottage at Sandringham for 15 years after they came to the throne. Sandringham House being then in the occupation of Queen Alexandra. They were both devoted to York Cottage with its simple domestic life—it was no uncommon experience for visitors bidden to tea on Sunday afternoon to have the front door opened to them by their royal host himself—and in just the same way the present King and Queen have developed a deep affection for the pleasant little country house where they have been so happy during the last few years. They have made many improvements, particularly in the garden, which is the special delight of the two little Princesses, and their week-ends at Royal Lodge are now all the more appreciated since they represent the sole remaining opportunity of escaping for a while from the glare of publicity. Though Windsor Great Park is, with the exception of the grounds of its few private residences, entirely open to the public, it is as a rule little frequented. At week-ends during the summer hundreds of trippers flock around Windsor Castle and hundreds more will be found at Virginia Water, but in between these two extremes peace reigns and you may walk for several miles and hardly meet a soul. The thousands of fine old trees and the beautiful views are some of the most delightful spots near London; in particular, the loveliest distant view of the Castle may here be obtained from the summit of the hill that rises beyond the end of the Long Drive.

### ALICE STEVENS' RECIPES

#### APPEASANCE IMPROVES

##### FLAVOR OF FRUIT CAKES

Appeasance is served with roast pork, just as cranberry jelly belongs to roast turkey. It has many uses as an appetizer and in addition it improves the flavor and keeping qualities of fruit cakes.

When sugar is added to fruit, the cellulose is toughened and the fruit does not lose its shape. For this reason, fruit is often cooked in the syrup, as in preserved fruits, and sugar hardens the fruit and it does not break down.

In making appeasance, we try to break down this cellulose by cooking the apples with water until they are soft and then adding the sugar. This method has the advantage of requiring less sugar.

The natural flavor of the apples should be developed. Do not add many seasonings to your appeasance. If you do, you lose this natural taste and you tire of the fruit more quickly.

Do you find that it takes a lot of time to prepare the apples for fruit cakes? Try this suggestion. Wash, quarter and core the apples but do not peel them. Add the water and cook until soft. Then put the apples through a coarse sieve to remove the seeds. Add the sugar and complete the cookery.

#### APPEASANCE CAKE

1 cup brown sugar  
1 cup shortening (butter or lard)  
1/2 or 2 eggs  
2 teaspoons cocoa  
1/2 teaspoon cinnamon  
1 teaspoon allspice  
1 cup cold unseasoned applesauce  
1/2 teaspoon soda  
1 teaspoon baking powder  
2 1/2 cups flour  
Raisins, nuts or preserved ginger (if desired).

Cream the butter and sugar together. Add the eggs and cream all three. Mix and sift the dry ingredients and add the fruit. Add the dry ingredients and fruit with the cold applesauce. Bake for 30 minutes in a moderate oven.

Readers are invited to write to Alice Stevens, Home Science, Fenterton, E.C., for free advice on home cooking and household problems. (Please mention this paper).

### Ice Caps Melting

#### Explorer Thinks Two In Baffin Land Will Disappear

Lieutenant-Commander Donald B. MacMillan, back from two months exploration with a scientific expedition in polar waters, said the group's most important discovery was that Baffin Land contained two ice caps. "The fact that the ice caps were 3,500 feet high eight years ago, and that they are half as high now, gives basis to the belief the ice caps will eventually disappear," said MacMillan.

### Hold Up Traffic

The Animal Rescue League of Cambridge, Mass., is caring for a 20-pound snapping turtle caught by a patrolman in Central square. The turtle was crossing the square to a seafood grill and the consequent traffic tie-up compelled Hughes to summon the patrol wagon to remove the turtle.

DIXIE Plug is fresh when you buy it. It is cellophane-wrapped with the easy-opening ribbon for your convenience.



## DIXIE PLUG SMOKING TOBACCO

### Money In Old Clothes

#### Large Sum Restored To Owner After Clothes Had Been Sold To Rag Man

A \$2,500 "gift" of old clothes that netted a rag buyer \$3 when he sold it to a second hand dealer, led to a police hunt which restored a family's finances.

The rag man called at Mrs. Bessie Morrow's apartment in Winnipeg and was given some old clothes by her daughter, unaware that her mother had wrapped up a purse in them containing \$2,500 which she had withdrawn from the bank to go to Toronto for medical treatment. It had been hidden temporarily in the clothes for "safe keeping."

When the mistake was discovered police were called and after locating the rag man they interviewed the second hand dealer who had bought the old clothes for \$3. The dealer had not even opened the purse he found in the clothes, finding the clasp stiff. The money was intact in two \$1,000 bills, five \$100 bills and one \$20 bill and was returned to its relieved owner.

### Has Become A Habit

Three times escaped from Devil's Island is the record of 39-year-old Elie Rondeau. His latest period of freedom has just come to an end. Three detectives found him sitting on a Paris cafe terrace. In his pockets were the identity papers of three different men.

Japanese chemists are attempting to make rayon from husks of the soy bean.

The population of greater London at the end of June was 8,203,942.

### Prefers Trail To Highway

#### Woman Explorer Has Made Many Trips Into Northwestern B.C.

At 51 Mrs. Joe Akeley prefers the pack-trails of the wilderness to the smooth-riding highway. For the first time since 1913 the widow of Carl Akeley, naturalist, sculptor and African explorer, is in western Canada, visiting Revelstoke and Field, B.C., and Calgary and Waterton Lakes, Alta. Mrs. Akeley herself made 10 exploratory trips into northwestern British Columbia, and visited the headwaters of the Fraser river and the previously unvisited Mount Sir Alexander region under the sponsorship of the Canadian government.

A peak in the Canadian Rockies was named Mount Joe in her honor by the Geographical Board of Canada.

Mrs. Akeley was decorated by the King of Belgium for her exploratory work in the Belgian Congo.

### Took Drastic Means

#### Malay Natives Shot Themselves So They Could Enter Hospital

To know how it feels to occupy a bed in a "white man's hospital," a number of Sakals, Malaya's aborigines recently bought shotguns, shot themselves, and appeared at the hospital at "dawn" for treatment. Hitherto the Sakals, who cannot count above five, have hidden themselves in the darkest depths of the jungle and refused to have anything to do with white men.

### Angry Diner: "Look—there's a fly in my soup. What does it mean?"

Waitress: "Sorry, sir, I'm a waitress—not a fortune-teller."



## Keep Foods Deliciously Fresh

Keep your foods—cakes, bread, pies, cut meats, etc.—under a covering of Para-Sani Heavy Waxed Paper. You'll be amazed at the length of time they'll stay fresh...delicious! Para-Sani keeps them from staling. Get Para-Sani in the handy, sanitary knife-edged carton. For less exacting uses ask for Appleford's "Centre Pull" Packs in sheet form.

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YOUR NEXT  
DRESS, SUIT OR  
COAT, TO CON-  
FORM WITH  
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TUESDAY, SEPTEMBER 21.  
at the  
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Lionel Atwill

in  
"The Sphinx"with  
Sheila Terry - Theodore Newton  
Paul HurstADDED VARIETIES  
Travelogue - Cartoon  
Sports Review - MusicalTWO SHOWINGS  
7:00 p.m. 9:10 p.m.  
ADMISSION  
15c & 25c tax extraTRAVEL  
BARGAINS  
to  
EASTERN  
CANADA  
for FALL VACATIONS  
SEPT. 18 to  
OCT. 2CHOICE OF TRAVEL  
in COACHES - TOURIST  
or STANDARD SLEEPERSFares slightly higher for Tourist or  
Standard Sleepers in addition  
to usual berth chargesRETURN LIMIT 45 DAYS  
in addition to date of sale  
STOPOVERS ALLOWED  
at Stations Winnipeg and EastFor Fares, Train Service, etc.  
Apply Ticket AgentCANADIAN  
PACIFICBUYING OR SELLING?  
READ THE ADS. IT PAYS

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CIGARS  
CIGARETTES  
&  
TOBACCOICE CREAM  
CANDY  
&  
FRUITWE serve only food that is really FOOD,  
properly prepared to retain the  
necessary elements of  
food value.

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## NEW OLIVER CAFE

Three Doors North of Old Location

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FRIENDLY SERVICE

TRAIN TIME AT  
CROSSFIELDNORTHBOUND  
DAILY  
521...leaves...12.42 a.m.  
Note 521 stops on flag only  
Daily Except Sundays  
523... " " " " 10.07 a.m.  
525... " " " " 5.53 p.m.  
SOUTHBOUND  
DAILY  
522...leaves...5.21 a.m.  
Daily Except Sundays  
524... " " " " 12.21 noon  
526... " " " " 5.35 p.m.  
SUNDAYS ONLY  
"The Chinook"  
Southbound...528...2.10 p.m.  
Northbound...527...6.01 p.m.Under New  
ManagementOUR PRICES ARE  
RIGHTLook Over Our Stock Before  
Buying Your Threshing  
Requirements.YOUR  
PATRONAGE  
IS APPRECIATED

## Crossfield Meat Market

J. Harrison : Proprietor

GOOD YEAR  
R1  
IS HERE!THE NEW  
TIRE  
with the  
thick  
heavy  
treadSETS A NEW HIGH  
IN ECONOMYCome in and get that  
new set today... you'll  
never regret it! The "R-1"  
has all the sturdy, long-  
wearing qualities that  
have made Goodyear tires  
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Crossfield : Alberta

## CROSSFIELD CHATTER

WHEN REMITTING USE THE  
RELIABLE WAY CANADIAN  
PACIFIC EXPRESS MONEY  
ORDERS. THE CHRONICLE  
SELLS THEM. CAN ALSO BE  
OBTAINED AT THE C.P.R.  
DEPOT. PROMPT SERVICE.Frank Collicutt shipped a car-  
load of cattle last week.Bert Bannister was a city visitor  
Monday.Fall Livestock Show has been  
set for October 20-21-22.Need Trucking service see Adv-  
on this page of Joe Richards.Miss Opal Blough has returned  
home from hospital.Cameron Carmichael returned  
home from hospital Sunday.Mr. and Mrs. J. M. Larsen and  
son left for Vancouver Sunday  
where they will take up residence.Tom Tredaway and Councillor  
Asmussen were business visitors  
Saturday at Beiseker and Carstairs.Charles Neilson is harvesting a  
second barley crop. Is he pleased?  
"See him smiling."The Rev. A. D. Currie will be in  
charge of the Anglican Church  
Services next Sunday.Be well dressed wear Tip Top  
Tailored to Measure Clothes. Be  
sure and call Monday next you'll  
be pleased at the value and the  
prices.—Laut's StoreMrs. Frisby of Nelson B.C. is  
visiting with her sister Mrs. G.  
Dawson for a short time.Billy Pines says his garden this  
year was the goods. Judging by  
the tomatoes and cucumbers he  
showed us well "He is not Foolin'".Miss Margaret Collicutt, and Miss  
Margaret Murdoch were Olds visit-  
ors Sunday. Miss Jean Collicutt,  
of Calgary accompanied them.The Gloomchasers Saturday Nite  
Dances are as popular as ever if  
one may judge from the crowds  
attending.United Church Sunday School  
Rally Day Service and Promotions  
will be held at the evening service  
September 26th.How about that New Fall Suit?  
See Sid Willis now and meet Tip  
Top's representative Monday Sept.  
20th., at Laut's Store.Mr. R. J. Nixon, Mr. and Mrs. B.  
Nixon, Mrs. G. Brekal of Hanna  
and Calgary were visitors at the H.  
A. Bannister home last weekend.Are you reading the Banking  
articles and listening to the weekly  
Broadcasts? Please note the change  
in the times of the broadcasts, as  
shown elsewhere in our pages.Writing the Chronicle Eric Carter  
says "Well boys the World's  
Series at New York for me, this  
year and here's hoping its a Subway  
Affair."Mr. and Mrs. R. T. Amery left  
last week for a visit in the United  
States. Mrs. E. S. Halliday is look-  
ing after the family during their  
absence.TipTop's representative will be  
at Laut & Co's store Monday 20th  
September with a splendid line of  
New Fall Suitings. Keep this date  
in mind and call around.The Canadian Red Cross appeals  
to farmers to donate odd pounds  
or bushels of wheat. See posters  
in local Elevators. As Ye have  
been BLESSED FREELY GIVE.Mrs. J. T. Davis is visiting in  
Drumheller where she has been  
called owing to the sickness of rel.  
atives.Mr. and Mrs. Joseph P. Spencer  
of Portland Oregon are visiting the  
latter's brother Mr. J. T. Davis.

## Famous Sayings of Confucius

Too much government throws a  
country into confusion.If the world was governed by  
the right men for 160 years injustice  
would vanish and wars cease.  
A bitter tongue ruins homes and  
kingdoms.

## Poliomyelitis.

(continued from front page)  
The solution for the spray is ob-  
tainable at the local Drug Store.  
The following are symptoms of  
Poliomyelitis:

## ONSET

Sudden, either influenza like, or  
with symptoms referable to gastro-  
intestinal system, such as vomiting  
or nausea, or diarrhoea.

## HEADACHE

Early, frontal moderately severe,  
persistent in 67 p.c. of all cases.

## GENERAL MALAISE

Feeling of lassitude and general  
weakness.

## FEVER

A constant symptom ranging  
from 99.3 to 104 degrees.

## CORYZA

(Cold in head) in 16 p.c. of all  
cases.

## SORE THROAT

25 per cent in all cases.

## BRONCHITIS

8 percent of all cases.  
STIFFNESS OF NECK  
Rigidity in 49 per cent of all  
cases.

## SPINAL PAIN

That is, patient does not want to  
move, soreness in muscles, pain in  
spine on being lifted.

## Speaker.

(continued from page 2)

the condition of the people, may  
form an instrumentality that will  
more readily serve our objective,  
and increase the prosperity of  
every man living on Canadian soil."  
(Applause.)

## CLASSIFIED

FOR RENT—Five-roomed Bungalow,  
(former Major house), D. R.  
Cuming, P.O. Box 231. (422p)FOR SALE—School Pony, about  
12 years old, gentle, no bad hab-  
its. Only \$20.00. Apply H.  
Micheu, Phone R1459, half mile  
west of Sunshine School. (422p)ESTRAY—On the premises of E.  
Springsteen, 8 miles west of  
Crossfield; Bay Gelding Saddle  
Pony, about 900 lbs, rope around  
neck. Owner can have same by  
paying for this ad. (424c)FOR SALE—1927 Chevrolet, light-  
delivery. A-1 condition. Call at  
Highway Service Station. (412p)FOR SALE—Grade IX Text  
books, Mrs. T. Fitzgerald, tel.  
phone 315, Crossfield. (40c)WANTED—20 Loyal Men, good  
and true, to take out Board of  
Trade membership cards. See—  
T. Tredaway, A. E. Edlund or  
the Chronicle.HONEY FOR SALE—Apply to  
F. Purvis, phone 59, Crossfield  
(40c)Something to sell?  
Try this column.

## Announcement

FOR REAL SERVICE IN  
GENERAL TRUCKING  
and  
REASONABLE PRICES  
CALL

Joe Richards

Phone 39 - Crossfield

## Bargains in Used Cars and Trucks

1930 Chevrolet Sedan  
1933 Special Chev. Sedan.  
1929 Ford Cabriolet  
1929 Ford SedanAll re-conditioned and ready to go  
to work1934 2-ton Chev. Truck  
1933 2-ton Chev. Truck  
1929 1½-ton Stewart  
1929 1-ton International

Will accept Trade on any of these.

Phone 8 C. W. HISLOP Carstairs  
Pontiac and Buick Dealer

MORE OF

## THE FACTS

ABOUT

## Banking in Canada

Will Be Told to You By

Canada's Chartered Banks

In Another 15-Minute Broadcast

TUESDAY Evening, September 21,  
8:30 to 8:45

AND

WEDNESDAY Noon, September 22,  
12:00 to 12:15

## Over Stations

CFCN 1030 kilocycles  
CJCJ 690 kilocycles  
CFAC 930 kilocycles  
CJOC 950 kilocycles  
CJCA 730 kilocycles  
CFRN 960 kilocycles

LISTEN IN!

## Twenty Years Ago

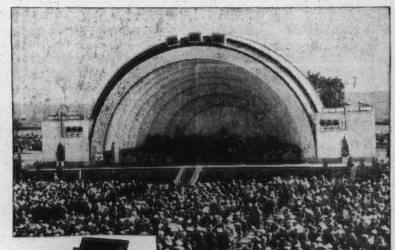
Twenty years ago, two farmers' grain companies,  
serving Alberta farmers, amalgamated to form  
UNITED GRAIN GROWERS LIMITED.The twenty years that have passed have increased  
the confidence of farmers in this farmer-owned in-  
stitution. Satisfactory experience in the handling  
of their grain is the basis of that confidence.

Deliver your grain to—

## UNITED GRAIN GROWERS LTD

Elevators at: Crossfield, Cochrane,  
Beiseker.

## Pipeless Organ at CN Ex. Bandshell

AT THIS year's Canadian National  
Exhibition one of the outstanding  
attractions was the daily public concert  
from the new Bandshell in the centre of  
the grounds where the Northern-Hammond  
Organ, an entirely new kind of organ  
using electrical impulses with no pipes or  
reeds, was featured; this proving the organ now has other fields than  
churches and auditoriums or the home. This new instrument which  
is not affected by heat, cold or dampness, is the latest product of  
the Northern Electric Company's plant in Montreal.There is no  
"ROYAL ROAD"Agriculture can gain protection from  
exploitation and a measure of economic se-  
curity only so far as it is willing and able to  
organize its co-operative institutions and de-  
velop them by patronage.On this basis, if on none other, grain pro-  
ducers should patronize

## Alberta Pool Elevators

## WE SPECIALIZE IN- and MACHINE WORK

Agent For  
John Deere Farm Implements  
Elephant Brand Fertilizer.  
**W. A. HURT**

### Council Meetings

The council of the village of Crossfield will meet in the Fire Hall on the first Monday of each month at the hour of 8 o'clock p.m.

By Order of the Village Council.  
T. Tredaway, Sec.-Treas.

### Conveyancing - Insurance

OUR SPECIALTY

Fire and Automobile Insurance

## T. Tredaway

WELL DRILLING

AND

PUMP REPAIRING

**F. L. Patchell**

Crossfield . . . Alberta

All Kinds of

**TINSMITHING WORK**

**J. L. McRory**

CROSSFIELD . . . Alberta

**Canadian Legion**  
**B. E. S. L.**  
Crossfield Branch  
No. 113  
F. MOSSOP, President  
HARRY MAY, Secretary

### G. Y. McLean

Bookkeeping - Auditing  
Commissioner for Oaths  
CHRONICLE OFFICE

### DENTAL

**Doctors Warren & Hood**

DENTISTS

X-Ray (Office Over Kresges Store)

236-8th Avenue - CALGARY

Dr. Milton Warren

Carestains Every Monday

Beckner's Store Phone 10

### LEGAL

**E. C. COLLIER, L.L.B.**

Barrister Solicitor

310 Grain Exchange Bldg.

Calgary, Alberta

Crossfield every Saturday

Tredaway Office Phone 33

If You Would Like Your

**Auction Sale**

Efficiently and Satisfactorily  
Conducted by an Auctioneer  
who knows value—gets it—  
see . . .

**ARCHIE BOYCE**

License No. 6343

Phone 9 - Carstairs

Leaves Orders at Chronicle Office.

Foster & Foster

FUNERAL HOME

**Funeral Directors**

320 - 12th Avenue West

CALGARY

PHONES

M1230 - M9867 - L2275

**GOODER BROS.**

(Edwin and Arthur)

DIRECTORS OF SERVICES

**- HOME -**

**MEAT MARKET**

**& GROCETERIA**

PHONE 68 FOR SERVICE

### Our Specialty

FRESH MEATS

FRESH AND CURED FISH

FRESH VEGETABLES

FRESH FRUIT

A TRIAL IS SOLICITED

C. MIELOND Crossfield

## PATTER

Bert Bannister doesn't like 13th  
evidently? At least we noticed he  
was writing everything last Mon-  
day September 13th, as the 14th.

Frank Murdoch all smiles. Atta  
boy Frank miles of smiles are all  
O K and very contagious.

Al. Piper lending a helping hand  
to E. R.

Glen Moore saying to George  
Well Font You Think tes Wrong.

Walt Spivey saying 'That Ad  
kill it and do it now'

Rafe Waterhouse thrilled to ken  
that "King Solomons Mines will  
be at the Palace Theatre Calgary  
next Saturday

The crowd having Auctioneer  
worried last Saturday with five  
cent bids.

Happy all spruced up and all  
O K.

Perce Fleming thinking some  
one was shot when a truck tire  
went bang Wednesday

### Enquiring Reporter Says:

**CROSSFIELD SCHOOL**  
Plans are afoot for beautification  
of the school grounds. Several new  
sets of desks have been installed in  
the High School.

**BOARD OF TRADE**  
Plans are proceeding for the con-  
templated Harvest Shopping Days  
the Chairman and President going  
to Oids Wednesday for information  
from the merchants there. Other  
data has also been obtained from  
towns who have had success in this  
particular endeavour.

### Letters to the Editor

As an act of courtesy, "Letters to  
the Editor" are published, but the Chronicle  
cannot be held responsible for the opin-  
ions expressed.

Would you please give promi-  
nence to this announcement, Mr. Mc  
Lean, in this week's Chronicle.

Miss M. Brown.

Mrs. A. Emery.

**Reason Why the Local Teachers  
did not enter the Physical  
Training Class at the School  
Fair this year.**

The local teachers had classed-  
prepared in Physical Training and  
in Singing for the School Fair of 1936

For some unknown reason, the  
School Fair management could not  
make the necessary arrangements  
to have these two classes judged.

As both teachers and pupils were  
very disappointed with these arrang-  
ements it was decided that there  
should be no entry made for these  
two classes for the School Fair this  
year.

### ALBERTA PACIFIC SHOWS STRONG CASH POSITION

All Bank Loans Liquidated—Cash  
in Hand and on deposit is  
over \$600,000.

**WINNIPEG, Sept. 9**—Annual  
statement of The Alberta Pacific  
Grain Company Limited for the  
year ended June 30, forwarded to  
shareholders today, shows earning  
of \$168,411.07 after meeting bond  
interest, executive salaries and  
legal fees.

Directors and officers of the Com-  
pany are: President, H. E. Sellers;  
General Manager, K. C. Allen;  
Secretary, Cecil Lamont; Treasur-  
er, C. J. Bingley; A. F. Culver,  
Montreal; R. W. Ward, Calgary;  
Lawrence Killam, Vancouver; C.  
W. Band, Toronto; H. W. Webster,  
Winnipeg.

The annual general meeting of  
shareholders will be held in Cal-  
gary, October 26th.

Advertise the "Classified" way.  
4 insertions per ad. per dollar.  
Chronicle Ads Bring Results

## SOCIETY SLANTS

### MADDERN LADIES CLUB

The Ladies Club of Madden will  
hold their annual Chicken Supper  
Concert and Dance on Friday, Oc-  
tober 15th. Make a note of this  
date and be there. 41-43-45

## Church Notices

### United Church Services

Sunday, September 19th.  
Crossfield . . . Sunday School . . . 11:40 a.m.  
Crossfield . . . Public Worship . . . 7:30 p.m.  
Madden . . . Public Worship . . . 11:45 a.m.  
Inverlea . . . Public Worship . . . 3:00 p.m.

A hearty welcome to all  
Rev. S. Hunt, B.A.B.D., Minister

### Church of the Ascension

(ANGLICAN)  
Sunday, September 19th.  
10:00 a.m. Sunday School  
11:00 a.m. Holy Communion  
Rev. A. D. CURRIE, Rector.

### Crossfield Baptist Church

Regular Sunday Services  
11:00 a.m. Morning Service  
12:30 noon Sunday School  
8:00 p.m. Evening Service  
Services at Abernethy 3:00 p.m.  
Rev. J. H. PICKFORD, B.Th., Minister

## PRECIPITATION

Official Gauge

This Week	Reading Last Yr.
Inches	Inches
0.00	0.14
Total to date, from May 1st.	
1937	1936
11.77	6.64
Reading of gauge from Wednesday noon to Wednesday noon.	

### WINDSOR'S

601 - 11th  
Ave. West  
**CURRENT EGG PRICES**  
GRADE "A" LARGE, doz. . . . 28c  
GRADE "A" MEDIUM, doz. . . . 26c  
GRADE "A" PULLETS, doz. . . . 21c

### A. M. SHAVER

FUNERAL DIRECTOR

\*\*\*

### Park Memorial

15th Avenue and 4th St. West

Calgary

PHONE M3030

Agent: D. Onkes, Crossfield

*There is a Reason*

Each year many thousands of Alberta  
grain producers patronize Alberta Pool Eleva-  
tors. Sensible, hard-headed men, these  
farmers know that it is to their interest that  
Alberta Pool Elevators should be the predominant  
and grain-handling system in this province. If  
you are not already a Pool elevator patron,  
think over the proposal of being one  
this year.

*Deliver your grain to  
Alberta Pool Elevators*

Are You a Paid-Up Subscriber?

# So Alberta Folk May Know...

ALBERTANS have heard from time to time a statement made that there appeared in the Bankers' Magazine of the United States, an article, the language of which, will be recognized by all who have heard it. The article referred to never did appear. You can read all about it in a statement issued by the Edmonton Clearing House, which appeared in the Edmonton Bulletin, the Edmonton Journal and the Calgary Albertan last March, and in the Ottawa Citizen last June. No matter whether Alberta folk hear these accusations under the guise of direct quotation from the supposed Bankers' Magazine or used as the words of any other person, they will be aware after reading the following, that the statements are false in any event.

Here is the text of the Edmonton Clearing House statement:

## Banker Magazine Report Denied by Clearing House

EDMONTON FINANCE MANAGERS ISSUE  
STATEMENT REFUTING ALLEGED STATE-  
MENT CREDITED TO U.S. PUBLICATION  
AND USED BY PUBLIC SPEAKERS.

For the purpose of keeping the record clear, and straight-  
ening out a situation which has arisen through the  
discrimination, apparently through misinformation, of a state-  
ment alleged to have been made in the August 25, 1930, issue  
of the Bankers' Magazine of the United States, officers of  
the Edmonton Clearing House, composed of Edmonton bank  
managers, have issued the following official statement:

On occasion members of the legislature and others have  
made use of an excerpt claimed to be copied from an issue of  
a Bankers' Magazine. The excerpt is as follows:

"Capital must protect itself in every possible  
manner through combination and legislation. Field  
must be collected, bonds and mortgages must be fore-  
closed as rapidly as possible. When, through a pro-  
cess of law, the common people have lost their houses  
they will be more tractable, and more easily governed  
through the influence of the strong arm of the  
government, applied by a central power of wealth  
under the control of leading financiers. A people  
without homes will not quarrel with their leaders."

"History repeats itself in regular cycles. This  
truth is well known among our principal men  
engaged in forming an imperialism of capital to  
conquer the world. By thus dividing the voters we  
can get them to expend their energies in fighting over  
questions of no importance to us except as teachers  
(I would say traitors) of the common herd. Thus,  
by discreet action we can secure for ourselves what  
has been generally planned and successfully accom-  
plished."

This quotation was referred to by a member of the  
legislature on the government side as recently as last Tuesday,  
again creating the wrongful impression that the banks are  
enimical to the common interests.

### NOT CONTROVERSIAL

It is not in the spirit of controversy that the Edmonton  
Clearing House wishes to draw the attention of the members  
of the legislature and the public to this unfortunate inaccuracy,  
but it seems only fair that the public at large should be ac-  
quainted with the facts.

The individuals using the quotation create the impression  
that the offensive words appeared in some banking journal,  
presumably in Canada. No article using the words quoted  
ever appeared in any Canadian banking journal. We are  
also in a position to say that no such words used in the  
sense indicated by some speakers, ever appeared in the Bankers'  
Magazine of the United States.

### CHARGE REFUTED

Communication with the publishers of the Bankers' Maga-  
zine of the United States elicits the fact that in the August,  
1930, issue of the magazine, there was an article refuting the  
charge that any such viewpoint had ever been expressed by  
the United States banking or financial houses. Strangely  
enough, the quotation so wrongfully used was supposed to  
have appeared in the 1289 issue of the Bankers' Magazine of  
the United States, and it was this accusation that the August,  
1930, issue was refuting.

We now quote from the article in the Bankers' Magazine  
of the United States:

"Seeking to convey the impression that the bank-  
ers of the country are in a conspiracy to oppress the  
'common people,' various agencies in some of the  
middle western states are circulating a series of pam-  
phlets containing what purports to be a quotation  
from The Bankers' Magazine. That such a statement  
as is quoted never appeared in the magazine or any-  
thing even remotely resembling it is of no interest to  
the originators of the propaganda whose sole aim  
seems to be to create in the public mind a false im-  
pression."

### UTTERLY INCONSISTENT

There then follows, in extension, the remarks complained  
of and containing the quotation which has been so wrongfully  
and harmfully used. The magazine then goes on to say:

"It seems hardly necessary to state that such  
words never appeared in The Bankers' Magazine.  
They are so utterly inconsistent with the high spirit  
of patriotism and of public service which the bankers  
of the United States have always shown, that they  
might safely be ignored as preposterous and absurd  
were it not for the inflammatory effect that such  
garbled and false ideas might have on unthinking  
minds."

"The reader of such literature, especially if he be  
of that far too numerous class that prefers to receive  
its thinking ready made, will be only too inclined to  
jump to the conclusion that there is a conspiracy  
of bankers seeking to destroy the happiness and prosper-  
ity of the people. In this state of mind, he falls an  
easy victim to any soap-box orator who holds out an  
equally false promise of Utopia in the overthrow of  
the so-called capitalistic classes."

### COMBAT WITH TRUTH

"The way to combat falsehood is with truth—  
not with indifference, not with hysterical recrimina-  
tions that only engender a blind hatred that shuts out  
all reason. If malicious and misleading ideas are  
being circulated about bankers, it is clearly the duty  
of bankers to be equally diligent in the dissemination  
of truth. The public must be taught a proper con-  
ception of what the functions of banking really are  
and the important part that it plays in the prosperity  
of the community. The shroud of mystery which has  
surrounded the business of lending credit must be  
removed. Bankers have nothing to fear from the  
truth."

"Much can be done through advertising. Already  
a marked change is noticeable in the character of  
banking publicity. More and more bank advertise-  
ments are being humanized and are making a real  
attempt to explain to the public something about the  
various services that a bank performs. But there  
is still room for improvement. There is still need  
for human interest publicity that will appeal to the  
man in the street and which will successfully com-  
pete with the propaganda of the radical. Until bank-  
ers fully awaken to the necessity for such measures,  
they cannot justly complain if at least a portion of  
the public regards them in a light that is utterly  
false."

### HONORABLE POSITION

We have nothing to add to the remarks in this article in  
the Bankers' Magazine of the United States. We can only say  
it is the endeavour of Canadian banking institutions to main-  
tain their honorable position, and to continue to give service  
to the public in the broadest sense of the word.

Our hope is that now the facts have been disclosed,  
reasonable and honorable individuals will cease to quote that  
which is known to be false.

**THE EDMONTON  
CLEARING HOUSE**

This Advertisement is Inserted by Canada's Chartered Banks